

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Knippenberg, Kirk D</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Knippenberg, Wanda</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-9982</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0553</b>
Street Address of Debtor (No. and Street, City, and State): <b>17150 McCarron Homer Glen, IL</b> <div style="text-align: right;">ZIP Code <b>60441</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>17150 McCarron Homer Glen, IL</b> <div style="text-align: right;">ZIP Code <b>60441</b></div>
County of Residence or of the Principal Place of Business: <b>Will</b>		County of Residence or of the Principal Place of Business: <b>Will</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> 1-49</span> <span><input type="checkbox"/> 50-99</span> <span><input checked="" type="checkbox"/> 100-199</span> <span><input type="checkbox"/> 200-999</span> <span><input type="checkbox"/> 1,000-5,000</span> <span><input type="checkbox"/> 5,001-10,000</span> <span><input type="checkbox"/> 10,001-25,000</span> <span><input type="checkbox"/> 25,001-50,000</span> <span><input type="checkbox"/> 50,001-100,000</span> <span><input type="checkbox"/> OVER 100,000</span> </div>		
<b>Estimated Assets</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input checked="" type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		
<b>Estimated Liabilities</b> <div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>		

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Knippenberg, Kirk D  
Knippenberg, Wanda**

## **All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

## **Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>KDK Concrete Contractors, Inc</b>	Case Number: <b>07-20051</b>	Date Filed: <b>10/29/07</b>
District: <b>Northern District of Illinois -- Eastern Division</b>	Relationship: <b>Owner</b>	Judge: <b>Jacqueline Cox</b>

### **Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

### **Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Timothy M. Hughes** **April 21, 2008**  
Signature of Attorney for Debtor(s) (Date)  
**Timothy M. Hughes**

### **Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No.

### **Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

### **Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☒ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

### **Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Knippenberg, Kirk D**  
**Knippenberg, Wanda**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Kirk D Knippenberg

Signature of Debtor **Kirk D Knippenberg**

**X** /s/ Wanda Knippenberg

Signature of Joint Debtor **Wanda Knippenberg**

Telephone Number (If not represented by attorney)

**April 21, 2008**

Date

#### Signature of Attorney\*

**X** /s/ Timothy M. Hughes

Signature of Attorney for Debtor(s)

**Timothy M. Hughes 6208982**

Printed Name of Attorney for Debtor(s)

**Lavelle Law, Ltd.**

Firm Name

**501 W Colfax**  
**Palatine, IL 60067**

Address

**Email: [thughes@lavellelaw.com](mailto:thughes@lavellelaw.com)**

**847.705-9698 Fax: 847.241-1702**

Telephone Number

**April 21, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Kirk D Knippenberg  
Wanda Knippenberg

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☒ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Kirk D Knippenberg  
Kirk D Knippenberg

Date: April 21, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Kirk D Knippenberg  
Wanda Knippenberg

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☒ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Wanda Knippenberg  
Wanda Knippenberg

Date: April 21, 2008

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Kirk D Knippenberg,**  
**Wanda Knippenberg**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>500,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>298,372.53</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>4</b>		<b>1,165,693.98</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>86,206.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>18</b>		<b>1,006,158.96</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>6</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,500.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,590.00</b>
Total Number of Sheets of ALL Schedules		<b>40</b>			
Total Assets			<b>798,372.53</b>		
Total Liabilities				<b>2,258,058.94</b>	



**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Kirk D Knippenberg,**  
**Wanda Knippenberg**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>86,206.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>86,206.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>3,500.00</b>
Average Expenses (from Schedule J, Line 18)	<b>3,590.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>3,269.23</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>543,422.98</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>86,206.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>1,006,158.96</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>1,549,581.94</b>

B6A (Official Form 6A) (12/07)

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>13624 Lakespur Dr., Homer Glen, IL 60491 -- Single family residence (purchased in 1995 for \$212,000.00)</b>	<b>Fee simple</b>	<b>J</b>	<b>350,000.00</b>	<b>758,810.00</b>
<b>16770 S Vincenne -- Vacant lot purchased in 2005 for \$50,000.00</b>	<b>Fee simple</b>	<b>-</b>	<b>150,000.00</b>	<b>40,915.00</b>

Sub-Total > **500,000.00** (Total of this page)

Total > **500,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	-	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking First Community</b>	-	<b>500.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods</b>	-	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books &amp; pictures</b>	-	<b>350.00</b>
6. Wearing apparel.		<b>Clothing</b>	-	<b>1,500.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Life insurance</b>	-	<b>50.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **4,950.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Pension</b>	-	<b>67,022.53</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Misc stocks</b>	-	<b>1,400.00</b>
		<b>KDK Concrete Contractors, Inc. (bankrupt)</b>	<b>J</b>	<b>0.00</b>
		<b>Alkat Construction Services Inc. (Dissolved- out of business)</b>	<b>J</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Accounts receivable from KDK Concrete Contractors, Inc (Bankrupt entity 07 B 20051). Face amount \$54,000.00</b>	-	<b>0.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>2007 tax refund</b>	-	<b>1,000.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **69,422.53**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1965 Impalla</b>	<b>J</b>	<b>22,000.00</b>
		<b>Mercury</b>	<b>J</b>	<b>10,000.00</b>
		<b>Ford F250</b>	<b>-</b>	<b>32,000.00</b>
		<b>2006 snowmobile</b>	<b>J</b>	<b>6,000.00</b>
		<b>2006 Truck</b>	<b>-</b>	<b>10,000.00</b>
		<b>1966 Ford ThunderBird</b>	<b>-</b>	<b>22,000.00</b>
		<b>Kobelco 160</b>	<b>J</b>	<b>45,000.00</b>
		<b>1998 Kenworth Truck</b>	<b>J</b>	<b>42,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Mustang MTL25 S/N: Srl # 21503055</b>	<b>-</b>	<b>35,000.00</b>

Sub-Total > **224,000.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **298,372.53**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b>			
Cash	735 ILCS 5/12-1001(b)	50.00	50.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Checking First Community	735 ILCS 5/12-1001(b)	500.00	500.00
<b><u>Household Goods and Furnishings</u></b>			
Household goods	735 ILCS 5/12-1001(b)	1,500.00	2,500.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Books & pictures	735 ILCS 5/12-1001(a)	350.00	350.00
<b><u>Wearing Apparel</u></b>			
Clothing	735 ILCS 5/12-1001(a)	1,500.00	1,500.00
<b><u>Interests in Insurance Policies</u></b>			
Life insurance	215 ILCS 5/238	50.00	50.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
Pension	735 ILCS 5/12-704	67,022.53	67,022.53
<b><u>Other Liquidated Debts Owning Debtor Including Tax Refund</u></b>			
2007 tax refund	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
1965 Impalla	735 ILCS 5/12-1001(c)	2,400.00	22,000.00
2006 snowmobile	735 ILCS 5/12-1001(b)	950.00	6,000.00
1966 Ford ThunderBird	735 ILCS 5/12-1001(b)	0.00	22,000.00

Total: **75,322.53** **122,972.53**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>10608215023605</b>			<b>2006</b>					
<b>Chase Auto Finance</b>			<b>Purchase Money Security</b>					
<b>P.O. Box 9001083</b>			<b>2006 Truck</b>					
<b>Louisville, KY 40290</b>		-	Value \$ <b>10,000.00</b>				<b>15,852.00</b>	<b>5,852.00</b>
Account No.			<b>Purchase Money Security</b>					
<b>Citi Capital</b>			<b>1998 Kenworth Truck</b>					
<b>P.O. Box 6229</b>		J	Value \$ <b>42,000.00</b>				<b>46,000.00</b>	<b>4,000.00</b>
<b>Carol Stream, IL 60197</b>								
Account No.			<b>2006</b>					
<b>CNH Capital America LLC</b>			<b>Purchase Money Security</b>					
<b>P.O. Box 7247-0170</b>		J	<b>Kobelco 160</b>					
<b>Philadelphia, PA 19170-0170</b>			Value \$ <b>45,000.00</b>				<b>51,512.00</b>	<b>6,512.00</b>
Account No.			<b>2006-07</b>					
<b>First Community Bank</b>			<b>Second Mortgage</b>					
<b>2801 Black Road</b>		-	<b>13624 Lakespur Dr., Homer Glen, IL</b>					
<b>Joliet, IL 60435</b>			<b>60491 -- Single family residence</b>					
			<b>(purchased in 1995 for \$212,000.00)</b>					
			Value \$ <b>350,000.00</b>				<b>640,000.00</b>	<b>290,000.00</b>
Subtotal							<b>753,364.00</b>	<b>306,364.00</b>
(Total of this page)								

3 continuation sheets attached



B6D (Official Form 6D) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>NOTICE ONLY</b>					
<b>First Community Bank</b> <b>2801 Black Road</b> <b>Joliet, IL 60435</b>		-	<b>Mortgage</b>  <b>16770 S Vincenne -- Vacant lot</b> <b>purchased in 2005 for \$50,000.00</b>					
			Value \$ <b>150,000.00</b>				<b>0.00</b>	<b>0.00</b>
Account No. <b>40741042</b>			<b>Opened 5/01/06 Last Active 2/16/08</b>					
<b>Ford Cred</b> <b>Po Box Box 537901</b> <b>Livonia, MI 48153</b>		-	<b>Automobile</b>					
			Value \$ <b>Unknown</b>				<b>34,204.00</b>	<b>Unknown</b>
Account No. <b>40943015</b>			<b>Opened 6/01/06 Last Active 12/03/07</b>					
<b>Ford Cred</b> <b>Po Box Box 542000</b> <b>Omaha, NE 68154</b>		-	<b>NOTICE ONLY</b>  <b>Automobile</b>					
			Value \$ <b>Unknown</b>				<b>13,647.00</b>	<b>Unknown</b>
Account No. <b>36583654</b>			<b>Opened 2/01/04 Last Active 3/01/08</b>					
<b>Ford Cred</b> <b>Po Box Box 537901</b> <b>Livonia, MI 48153</b>		-	<b>Automobile</b>					
			Value \$ <b>Unknown</b>				<b>7,037.00</b>	<b>Unknown</b>
Account No. <b>39104234</b>			<b>Opened 5/01/05 Last Active 12/03/07</b>					
<b>Ford Cred</b> <b>Po Box Box 542000</b> <b>Omaha, NE 68154</b>		-	<b>NOTICE ONLY</b>  <b>Automobile</b>					
			Value \$ <b>Unknown</b>				<b>3,468.00</b>	<b>Unknown</b>
Subtotal							<b>58,356.00</b>	<b>0.00</b>
(Total of this page)								

Sheet 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>8-05</b>					
<b>Ford Motor Credit P.O. Box 790093 Saint Louis, MO 63179-0093</b>		-	<b>Purchase Money Security  Mercury</b>					
			Value \$ <b>10,000.00</b>				<b>9,000.00</b>	<b>0.00</b>
Account No.			<b>7/07</b>					
<b>Ford Motor Credit P.O. Box 790093 Saint Louis, MO 63179-0093</b>		-	<b>Purchase Money Security  Ford F250</b>					
			Value \$ <b>32,000.00</b>				<b>32,295.00</b>	<b>295.00</b>
Account No. <b>40090652</b>			<b>Statutory Lien</b>					
<b>Gehl Finance BIN 88512 Milwaukee, WI 53288-0512</b>		-	<b>Mustang MTL25 S/N: Srl # 21503055</b>					
			Value \$ <b>35,000.00</b>				<b>48,489.98</b>	<b>13,489.98</b>
Account No.			<b>NOTICE ONLY</b>					
<b>Standard Bank 9321 Wicker Ave Saint John, IN 46373</b>		J	<b>Mortgage  13624 Lakespur Dr., Homer Glen, IL 60491 -- Single family residence (purchased in 1995 for \$212,000.00)</b>					
			Value \$ <b>350,000.00</b>				<b>0.00</b>	<b>0.00</b>
Account No.			<b>NOTICE ONLY</b>					
<b>Standard Bank 9321 Wicker Ave Saint John, IN 46373</b>		-	<b>Mortgage  16770 S Vincenne -- Vacant lot purchased in 2005 for \$50,000.00</b>					
			Value \$ <b>150,000.00</b>				<b>0.00</b>	<b>0.00</b>
Subtotal							<b>89,784.98</b>	<b>13,784.98</b>
(Total of this page)								

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>220482001</b>			<b>2005</b>					
<b>Standard Bank</b> <b>7800 W 95th St</b> <b>Hickory Hills, IL 60457</b>		-	<b>16770 S Vincenne -- Vacant lot purchased in 2005 for \$50,000.00</b>					
			Value \$ <b>150,000.00</b>				<b>40,915.00</b>	<b>0.00</b>
Account No. <b>15000000001015113510605</b>			<b>Opened 6/01/05 Last Active 2/01/08</b>					
<b>Standard Bank &amp; Trust</b> <b>7800 W 95th St</b> <b>Hickory Hills, IL 60457</b>		-	<b>First Mortgage</b>  <b>13624 Lakespur Dr., Homer Glen, IL 60491 -- Single family residence (purchased in 1995 for \$212,000.00)</b>					
			Value \$ <b>350,000.00</b>				<b>118,810.00</b>	<b>118,810.00</b>
Account No. <b>15000000032323040500605</b>			<b>Opened 6/01/05 Last Active 3/01/08</b>					
<b>Standard Bank &amp; Trust</b> <b>7800 W 95th St</b> <b>Hickory Hills, IL 60457</b>		-	<b>CreditLineSecured</b>					
			Value \$ <b>Unknown</b>				<b>104,464.00</b>	<b>104,464.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal							<b>264,189.00</b>	<b>223,274.00</b>
(Total of this page)								
Total							<b>1,165,693.98</b>	<b>543,422.98</b>
(Report on Summary of Schedules)								

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	A M O U N T N O T E N T I T L E D T O P R I O R I T Y, I F A N Y
								A M O U N T E N T I T L E D T O P R I O R I T Y
Account No. <b>36-3924967</b>			<b>NOTICE ONLY</b>					
<b>D. Patrick Mullarkey Tax Division DOJ, P.O. Box 55 Ben Franklin Station Washington, DC 20044</b>		-					<b>0.00</b>	
							<b>0.00</b>	<b>0.00</b>
Account No. <b>36-3924967</b>			<b>NOTICE ONLY</b>					
<b>District Counsel 200 W. Adams Chicago, IL 60604</b>		-					<b>0.00</b>	
							<b>0.00</b>	<b>0.00</b>
Account No. <b>36-3924967</b>			<b>NOTICE ONLY</b>					
<b>District Director IRS 230 S Dearborn Chicago, IL 60604</b>		-					<b>0.00</b>	
							<b>0.00</b>	<b>0.00</b>
Account No. <b>36-3924967</b>			<b>2006-07 Employment taxes</b>					
<b>Illinois Department of Revenue 100 W Randolph 7th Floor Bankruptcy Unit Chicago, IL 60601</b>		-					<b>0.00</b>	
							<b>6,015.00</b>	<b>6,015.00</b>
Account No. <b>36-3924967</b>			<b>2006-07 Employment taxes</b>					
<b>Illinois Dept of Employment Securit P.O. Box 3637 Springfield, IL 62708-3637</b>		-					<b>0.00</b>	
							<b>265.00</b>	<b>265.00</b>
Subtotal								<b>0.00</b>
(Total of this page)							<b>6,280.00</b>	<b>6,280.00</b>

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>36-3924967</b>			<b>2006-07</b>					
<b>Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St Chicago, IL 60604</b>		-	<b>Employment taxes</b>					<b>0.00</b>
							<b>79,926.00</b>	<b>79,926.00</b>
Account No. <b>36-3924967</b>			<b>Notice ONLY</b>					
<b>United States Attorney 219 S. Dearborn St. Chicago, IL 60604</b>		-						<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.								
Account No.								
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>79,926.00</b>	<b>79,926.00</b>
Total								<b>0.00</b>
(Report on Summary of Schedules)							<b>86,206.00</b>	<b>86,206.00</b>

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>KDKConcrete Contractors</b>  <b>ADT Security Ser</b> <b>P.O. Box 96175</b> <b>Las Vegas, NV 89193</b>	X	-	<b>2007</b> <b>Personal guaranty</b>				<b>151.00</b>
Account No. <b>KDKConcrete Contractors</b>  <b>Advanta Bank</b> <b>P.O. Box 8088</b> <b>Philadelphia, PA 19101-8088</b>	X	-	<b>2005-06</b> <b>Personal guaranty</b>				<b>14,666.00</b>
Account No. <b>5584-1800-0486-8702</b>  <b>Advanta Bank</b> <b>P.O. Box 30715</b> <b>Salt Lake City, UT 84130-0715</b>		J	<b>2004-07</b> <b>Credit card purchases</b>				<b>13,403.00</b>
Account No. <b>KDKConcrete Contractors</b>  <b>Altak Construction Services</b> <b>13624 Larkspur Dr</b> <b>Homer Glen, IL 60491</b>	X	-	<b>Personal guaranty</b>				<b>11,409.00</b>
Subtotal (Total of this page)							<b>39,629.00</b>

17 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>  <b>AT&amp; T</b> <b>SBC</b> <b>Bill Payment Center</b> <b>Saginaw, MI 48663-0003</b>	<b>X</b> -	<b>2007</b> <b>Personal guaranty</b>				<b>197.00</b>
Account No. <b>KDK</b>  <b>Atlas Bobcat Inc</b> <b>5050 N River Rd</b> <b>Schiller Park, IL 60176</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>1,427.00</b>
Account No. <b>KDKConcrete Contractors</b>  <b>Bank of America</b> <b>P.O. Box 1758</b> <b>Newark, NJ 07101-1758</b>	<b>X</b> -	<b>2005-06</b> <b>Personal guaranty</b>				<b>486.00</b>
Account No. <b>KDK</b>  <b>Bracing Systems Inc</b> <b>P.O. Box 517</b> <b>Bloomington, IL 60108-0517</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>18,097.00</b>
Account No. <b>5291-4921-7059-8284</b>  <b>Capital One Bank</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	<b>J</b>	<b>2004-07</b> <b>Credit card purchases</b>				<b>15,838.00</b>
Sheet no. <u>1</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>36,045.00</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>  <b>Cassidy Conveyor</b> <b>P.O. Box 1166</b> <b>Dolton, IL 60419</b>	<b>X</b> -	<b>2006-07</b> <b>Personal guaranty</b>				<b>5,857.75</b>
Account No. <b>KDK</b>  <b>Cement Masons #502</b> <b>739 25th Ave</b> <b>Bellwood, IL 60104</b>	<b>X</b> -	<b>2006-07</b> <b>Personal guaranty</b>				<b>36,584.13</b>
Account No. <b>KDK</b>  <b>Cement Masons #502</b> <b>739 25th Ave</b> <b>Bellwood, IL 60104</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>12,000.00</b>
Account No. <b>KDK</b>  <b>Cement Masons Union Local 502</b> <b>739 S 25th Ave</b> <b>Bellwood, IL 60104</b>	<b>X</b> -	<b>NOTICE ONLY</b> <b>Personal guaranty</b>				<b>0.00</b>
Account No. <b>KDK</b>  <b>Cement Masons Union Local 803</b> <b>240 W St. Charles Rd</b> <b>Villa Park, IL 60181-2401</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>3,985.00</b>
Sheet no. <u>2</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>58,426.88</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>	<b>X</b>	<b>-</b>	<b>Personal guaranty</b>				<b>18,354.00</b>
<b>Central Illinois Conveying P.O. Box 652 Morris, IL 60450</b>							
Account No. <b>10608215023605</b>		<b>-</b>	<b>Opened 3/01/06 Last Active 2/15/08 Automobile</b>				<b>16,255.00</b>
<b>Chase 900 Stewart Ave Garden City, NY 11530</b>							
Account No. <b>438852304074</b>		<b>-</b>	<b>Opened 3/01/94 Last Active 9/23/07 CreditCard</b>				<b>14,813.00</b>
<b>Chase 800 Brooksedge Blvd Westerville, OH 43081</b>							
Account No. <b>4246-3151-3007-2455</b>		<b>J</b>	<b>2004-07 Credit card purchases</b>				<b>9,088.00</b>
<b>Chase P.O. Box 15298 Wilmington, DE 19850-5298</b>							
Account No. <b>KDK</b>	<b>X</b>	<b>-</b>	<b>Personal guaranty</b>				<b>15,000.00</b>
<b>Chicago Regional Council Carpenters 12 East Erie St Chicago, IL 60611</b>							
Sheet no. <u>3</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>73,510.00</b>
Subtotal (Total of this page)							<b>73,510.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>8,900.00</b>	
<b>Citi Capital</b> <b>P.O. Box 6229</b> <b>Carol Stream, IL 60197</b>							
Account No. <b>Bond # 70098495</b>	<b>J</b>	<b>Personal guaranty</b>				<b>10,000.00</b>	
<b>CNA Surety</b> <b>101 S Phillips Ave</b> <b>Sioux Falls, SD 57104-5703</b>							
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>15,640.00</b>	
<b>Coal City Redi Mix</b> <b>P.O. Box 116</b> <b>Coal City, IL 60416</b>							
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>22,700.00</b>	
<b>Coal City Trucking</b> <b>P.O. Box 116</b> <b>Coal City, IL 60416</b>							
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>750.00</b>	
<b>Com Ed</b> <b>Bill Payment Center</b> <b>Chicago, IL 60668-0001</b>							
Sheet no. <u>4</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)	<b>57,990.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDKConcrete Contractors</b>	<b>X</b> -		<b>2007 Personal guaranty</b>				<b>575.00</b>
<b>Concept Construction Services 8812 Shyline Dr Willowbrook, IL 60527</b>							
Account No. <b>KDK</b>	<b>X</b> -		<b>2006-07 Personal guaranty</b>				<b>22,996.92</b>
<b>Concrete Clinic 13089 Main Street Lemont, IL 60439</b>							
Account No. <b>KDK</b>	<b>X</b> -		<b>Personal guaranty</b>				<b>0.00</b>
<b>Construction Supply 30 W Butterfield Rd Warrenville, IL 60555</b>							
Account No. <b>KDKConcrete Contractors</b>	<b>X</b> -		<b>2007 Personal guaranty</b>				<b>147.00</b>
<b>Contractor Supply Warehouse, Inc 321 S Oxford Ave Chicago Ridge, IL 60415</b>							
Account No. <b>601100770265</b>	<b>-</b>		<b>Opened 5/01/05 Last Active 9/01/07 CreditCard</b>				<b>9,417.00</b>
<b>Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850</b>							
Sheet no. <u>5</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>33,135.92</b>
Subtotal (Total of this page)							<b>33,135.92</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>KDKConcrete Contractors</b>	<b>X</b> -	<b>2007 Personal guaranty</b>				<b>80.00</b>
<b>Don Spender Lawn Care P.O. Box 345 South Holland, IL 60473</b>						
Account No. <b>KDK</b>	<b>X</b> -	<b>2006-07 Personal guaranty</b>				<b>58,001.59</b>
<b>DuPage County Union 83 240 W St. Charles Rd Villa Park, IL 60181</b>						
Account No. <b>KDK</b>	<b>X</b> -	<b>2006-07 Personal guaranty</b>				<b>10,957.89</b>
<b>Excel Waterproofing Services 6662 West 99th St Chicago Ridge, IL 60415</b>						
Account No. <b>KDK</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>32.25</b>
<b>FED EX P.O. Box 94515 Palatine, IL 60094-4515</b>						
Account No. <b>KDKConcrete Contractors</b>	<b>X</b> -	<b>2006-07 Personal guaranty</b>				<b>9,015.00</b>
<b>First Community Bank 2801 Black Road Joliet, IL 60435</b>						
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>78,086.73</b>
Subtotal (Total of this page)						<b>78,086.73</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>  <b>Ford Motor Credit</b> <b>P.O. Box 790093</b> <b>Saint Louis, MO 63179-0093</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>1,850.00</b>
Account No. <b>6034-6233-1070-7381</b>  <b>GE Money Bank</b> <b>P.O. Box 960061</b> <b>Orlando, FL 32896-0061</b>	<b>J</b>	<b>2004-07</b> <b>Credit card purchases</b>				<b>7,583.00</b>
Account No. <b>KDK</b>  <b>GME Consultants</b> <b>9824 Industrial Dr</b> <b>Suite C</b> <b>Bridgeview, IL 60455</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>387.50</b>
Account No. <b>KDK</b>  <b>Grundy Redi-Mix</b> <b>P.O. Box 652</b> <b>Morris, IL 60450</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>32,773.00</b>
Account No. <b>KDK</b>  <b>Hard Rock Concrete Cutters</b> <b>984 Lee Street</b> <b>Des Plaines, IL 60016</b>	<b>X -</b>	<b>2006-07</b> <b>Personal guaranty</b>				<b>9,045.00</b>
Sheet no. <u>7</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>51,638.00</b>
Subtotal (Total of this page)						<b>51,638.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6035-3200-7590-6774</b>  <b>Home Depot Processing Center P.O. Box 689100 Des Moines, IA 50368-9100</b>	<b>J</b>	<b>2004-07 Credit card purchases</b>				<b>946.00</b>
Account No. <b>KDK</b>  <b>Homewood Disposal Services, Inc 1501 W 175th Street Homewood, IL 60430</b>	<b>X -</b>	<b>2007 Personal guaranty</b>				<b>61.50</b>
Account No. <b>KDKConcrete Contractors</b>  <b>Hoppy's Landscaping P.O. Box 693 Lemont, IL 60439</b>	<b>X -</b>	<b>2005-06 Personal guaranty</b>				<b>22,407.00</b>
Account No. <b>KDKConcrete Contractors</b>  <b>Ice Mountain P.O. Box 856680 Louisville, KY 40285</b>	<b>X -</b>	<b>2007 Personal guaranty</b>				<b>16.00</b>
Account No. <b>KDK</b>  <b>Illinois Mining 41 Walter Court Lake In The Hills, IL 60156</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>8,974.00</b>
Sheet no. <u>8</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>32,404.50</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>KDK</b>	<b>X -</b>		<b>Personal guaranty</b>				<b>12,200.00</b>	
<b>Ingersoll Rand P.O. Box 6229 Carol Stream, IL 60197</b>								
Account No. <b>KDKConcrete Contractors</b>	<b>X -</b>		<b>2007 Personal guaranty</b>				<b>242.00</b>	
<b>Judi's Embroidery 250 N Main Seneca, IL 61360</b>								
Account No. <b>KDK</b>	<b>X -</b>		<b>Personal guaranty</b>				<b>3,384.00</b>	
<b>K Hoving Recycling &amp; Disposal 2351 Powis Rd West Chicago, IL 60185</b>								
Account No. <b>KDK</b>	<b>X -</b>		<b>Personal guaranty</b>				<b>0.00</b>	
<b>Laborers District Council 999 McLintoch Dr Suite 300 Willowbrook, IL 60527</b>								
Account No. <b>KDK</b>	<b>X -</b>		<b>2006-07 Personal guaranty</b>				<b>31,527.82</b>	
<b>Laborers Pension Fund &amp; Welfare Fun 53 W Jackson Blvd Suite 550 Christina Krivanek Chicago, IL 60604</b>								
Sheet no. <u>9</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>	<b>47,353.82</b>



B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>  <b>Lake County Finishers</b> <b>28874 Rand Rd Unit B</b> <b>Mchenry, IL 60051</b>	<b>X -</b>	<b>2006-07</b> <b>Personal guaranty</b>				<b>51,612.04</b>
Account No. <b>KDK</b>  <b>Likar Insurance</b> <b>1000 S Hamilton Suite G</b> <b>Lockport, IL 60441</b>	<b>X -</b>	<b>2007</b> <b>Personal guaranty</b>				<b>55,000.00</b>
Account No. <b>KDKConcrete Contractors</b>  <b>Linde Gas</b> <b>P.O. Box 802807</b> <b>Chicago, IL 60680-2807</b>	<b>X -</b>	<b>2007</b> <b>Personal guaranty</b>				<b>213.00</b>
Account No. <b>KDK</b>  <b>Marco Brokerage Inc</b> <b>41 Walter Court</b> <b>Lake In The Hills, IL 60156</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>1,867.00</b>
Account No. <b>KDK</b>  <b>Midwest Operating Engineers</b> <b>P.O. Box 74632</b> <b>Chicago, IL 60675</b>	<b>X -</b>	<b>2006-07</b> <b>Personal guaranty</b>				<b>6,411.26</b>
Sheet no. <b>10</b> of <b>17</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>115,103.30</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>		<b>Personal guaranty</b>				
<b>N Ramos Construction</b> <b>143 Paramount Dr</b> <b>Wood Dale, IL 60191</b>	<b>X -</b>					<b>1,099.00</b>
Account No. <b>KDK</b>		<b>2007</b> <b>Personal guaranty</b>				
<b>Nicor Gas</b> <b>P.O. Box 416</b> <b>Aurora, IL 60568-0001</b>	<b>X -</b>					<b>65.06</b>
Account No. <b>349529</b>		<b>Opened 7/21/95 Last Active 2/15/08</b> <b>Other Utility Company</b>				
<b>Nicor Gas</b> <b>1844 Ferry Road</b> <b>Naperville, IL 60563</b>	<b>-</b>					<b>39.00</b>
Account No. <b>KDK</b>		<b>2007</b> <b>Personal guaranty</b>				
<b>Nu Look Car Wash</b> <b>1388 State Street</b> <b>Lemont, IL 60439</b>	<b>X -</b>					<b>466.30</b>
Account No. <b>KDK</b>		<b>2006-07</b> <b>Personal guaranty</b>				
<b>Ozinga Chicago</b> <b>P.O. Box 16800</b> <b>Chicago, IL 60616</b>	<b>X -</b>					<b>15,887.85</b>
Sheet no. <u>11</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>17,557.21</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>  <b>Ozinga Concrete Products</b> <b>2521 Technology Dr</b> <b>#212</b> <b>Elgin, IL 60123-7889</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>9,474.00</b>
Account No. <b>KDK</b>  <b>Ozinga Illinois</b> <b>18825 Old LaGrange Road</b> <b>Mokena, IL 60448</b>	<b>X</b> -	<b>2007</b> <b>Personal guaranty</b>				<b>48,049.75</b>
Account No. <b>KDK</b>  <b>Ozinga Transportation</b> <b>19015 South Jodi Road</b> <b>Suite A</b> <b>Mokena, IL 60448</b>	<b>X</b> -	<b>2006</b> <b>Personal guaranty</b>				<b>26,101.22</b>
Account No. <b>C100675040</b>  <b>Pekin Insurance Group</b> <b>c/o Caine &amp; Weiner</b> <b>1100 E Woodfield Rd., #425</b> <b>Schaumburg, IL 60173-5124</b>	<b>J</b>	<b>Personal guaranty</b>				<b>3,298.00</b>
Account No. <b>KDK</b>  <b>Personnel Concepts</b> <b>2865 Metropolitan Pl</b> <b>Pomona, CA 91767</b>	<b>X</b> -	<b>Personal guaranty</b>				<b>80.00</b>
Sheet no. <u>12</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>87,002.97</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>KDK</b>  <b>Praire Material</b> <b>P.O. Box 917</b> <b>Bedford Park, IL 60499</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>0.00</b>
Account No. <b>KDK</b>  <b>R &amp; J Construction Supply Co</b> <b>30 W 180 Butterfield Rd</b> <b>Warrenville, IL 60555</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>64,783.00</b>
Account No. <b>KDK</b>  <b>RTD Transport</b> <b>P.O. Box 73</b> <b>Coal City, IL 60416</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>27,900.00</b>
Account No. <b>KDK</b>  <b>Runnion Equipment</b> <b>7950 West 47th St</b> <b>Lyons, IL 60534</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>4,797.00</b>
Account No. <b>KDK</b>  <b>Safeco Insurance</b> <b>P.O. Box 11223</b> <b>Tacoma, WA 98411</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>250.00</b>
Sheet no. <u>13</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>97,730.00</b>
Subtotal (Total of this page)						<b>97,730.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>2,005.61</b>
<b>Sams Club</b> <b>P.O. Box 530942</b> <b>Atlanta, GA 30353-0942</b>						
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>494.00</b>
<b>Secretary of State</b> <b>312 Howlett Bldg</b> <b>Springfield, IL 62756</b>						
Account No. <b>KDK</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>24,000.00</b>
<b>Simborg</b> <b>1149 W 175th Street</b> <b>Homewood, IL 60430</b>						
Account No. <b>KDK</b>	<b>X -</b>	<b>2007 Personal guaranty</b>				<b>23,800.00</b>
<b>Speedway SuperAmerica</b> <b>P.O. Box 740587</b> <b>Cincinnati, OH 45274</b>						
Account No. <b>KDK</b>	<b>X -</b>	<b>2007 Personal guaranty</b>				<b>942.60</b>
<b>Sprint</b> <b>P.O. Box 54977</b> <b>Los Angeles, CA 90054-4977</b>						
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>51,242.21</b>
Subtotal (Total of this page)						<b>51,242.21</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>KDK</b>	<b>X</b> -		<b>Personal guaranty</b>				<b>42,000.00</b>	
<b>Standard Bank</b> <b>9321 Wicker Ave</b> <b>Saint John, IN 46373</b>								
Account No. <b>KDK</b>	<b>X</b> -		<b>Personal guaranty</b>				<b>4,328.00</b>	
<b>Steel Sales &amp; Services</b> <b>Dept 7050</b> <b>P.O. Box 87618</b> <b>Chicago, IL 60680</b>								
Account No. <b>KDK</b>	<b>X</b> -		<b>Personal guaranty</b>				<b>2,026.00</b>	
<b>Steel Services Enterprises</b> <b>17500 S Paxton</b> <b>Lansing, IL 60438</b>								
Account No. <b>KDK</b>	<b>X</b> -		<b>Personal guaranty</b>				<b>948.00</b>	
<b>Superior Small Engine Repair</b> <b>15062 S Archer Ave.</b> <b>Lockport, IL 60441</b>								
Account No. <b>KDK</b>	<b>X</b> -		<b>2006-07 Personal guaranty</b>				<b>40,869.34</b>	
<b>T H Davidson</b> <b>10175 Vans Drive</b> <b>Frankfort, IL 60423</b>								
Sheet no. <u>15</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>90,171.34</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6035320075906774</b>  <b>Thd/Cbsd</b> <b>Po Box 6497</b> <b>Sioux Falls, SD 57117</b>	-	<b>Opened 8/01/00 Last Active 2/15/08</b> <b>ChargeAccount</b>				<b>1,730.00</b>
Account No. <b>KDK</b>  <b>The Glenrock Co</b> <b>4206 Paysphere Circle</b> <b>Chicago, IL 60674</b>	X -	<b>Personal guaranty</b>				<b>606.00</b>
Account No. <b>KDK</b>  <b>TMW Equipment Repair inc</b> <b>1217 Channahen Rd</b> <b>Joliet, IL 60436</b>	X -	<b>Personal guaranty</b>				<b>363.00</b>
Account No. <b>KDK</b>  <b>TTS Systems Inc</b> <b>87 South Main</b> <b>Suite 4</b> <b>Newtown, CT 06470</b>	X -	<b>Personal guaranty</b>				<b>522.00</b>
Account No. <b>KDK</b>  <b>United Construction Products</b> <b>1700 Quincy Ave</b> <b>Naperville, IL 60540</b>	X -	<b>2006</b> <b>Personal guaranty</b>				<b>8,473.26</b>
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>11,694.26</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5490-9601-4450-9875</b>  <b>Wells Fargo</b> <b>1 Home Campus Drive</b> <b>P.O. Box 10347</b> <b>Des Moines, IA 50306</b>	<b>J</b>	<b>2004-07</b> <b>Credit card purchases</b>				<b>13,042.00</b>
Account No. <b>KDK</b>  <b>Welsch Redi-Mix Inc</b> <b>806 Gardner St</b> <b>Joliet, IL 60433</b>	<b>X -</b>	<b>Personal guaranty</b>				<b>13,931.00</b>
Account No. <b>KDK</b>  <b>Westside Tractor</b> <b>P.O. Box 87618</b> <b>Chicago, IL 60661</b>	<b>X -</b>	<b>2006</b> <b>Personal guaranty</b>				<b>464.32</b>
Account No.						
Account No.						
Sheet no. <u>17</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)  <b>27,437.32</b>
(Report on Summary of Schedules)						<b>Total</b> <b>1,006,158.96</b>



B6G (Official Form 6G) (12/07)

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Simborg 1149 175th Street Homewood, IL 60430</b>	<b>Sept -- June 08 (\$2,000.00 per month)</b>

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>ADT Security Ser P.O. Box 96175 Las Vegas, NV 89193</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Altak Construction Services 13624 Larkspur Dr Homer Glen, IL 60491</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Advanta Bank P.O. Box 8088 Philadelphia, PA 19101-8088</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>AT&amp; T SBC Bill Payment Center Saginaw, MI 48663-0003</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Atlas Bobcat Inc 5050 N River Rd Schiller Park, IL 60176</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Bank of America P.O. Box 1758 Newark, NJ 07101-1758</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Bracing Systems Inc P.O. Box 517 Bloomington, IL 60108-0517</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Cassidy Conveyor P.O. Box 1166 Dolton, IL 60419</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Cement Masons #502 739 25th Ave Bellwood, IL 60104</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Cement Masons #502 739 25th Ave Bellwood, IL 60104</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Cement Masons Union Local 502 739 S 25th Ave Bellwood, IL 60104</b>

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Cement Masons Union Local 803 240 W St. Charles Rd Villa Park, IL 60181-2401</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Central Illinois Conveying P.O. Box 652 Morris, IL 60450</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Chicago Regional Council Carpenters 12 East Erie St Chicago, IL 60611</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Citi Capital P.O. Box 6229 Carol Stream, IL 60197</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Coal City Redi Mix P.O. Box 116 Coal City, IL 60416</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Coal City Trucking P.O. Box 116 Coal City, IL 60416</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Com Ed Bill Payment Center Chicago, IL 60668-0001</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Concept Construction Services 8812 Shyline Dr Willowbrook, IL 60527</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Concrete Clinic 13089 Main Street Lemont, IL 60439</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Construction Supply 30 W Butterfield Rd Warrenville, IL 60555</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Contractor Supply Warehouse, Inc 321 S Oxford Ave Chicago Ridge, IL 60415</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Don Spender Lawn Care P.O. Box 345 South Holland, IL 60473</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>DuPage County Union 83 240 W St. Charles Rd Villa Park, IL 60181</b>

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Excel Waterproofing Services 6662 West 99th St Chicago Ridge, IL 60415</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>FED EX P.O. Box 94515 Palatine, IL 60094-4515</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>First Community Bank 2801 Black Road Joliet, IL 60435</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ford Motor Credit P.O. Box 790093 Saint Louis, MO 63179-0093</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>GME Consultants 9824 Industrial Dr Suite C Bridgeview, IL 60455</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Grundy Redi-Mix P.O. Box 652 Morris, IL 60450</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Hard Rock Concrete Cutters 984 Lee Street Des Plaines, IL 60016</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Homewood Disposal Services, Inc 1501 W 175th Street Homewood, IL 60430</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Hoppy's Landscaping P.O. Box 693 Lemont, IL 60439</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ice Mountain P.O. Box 856680 Louisville, KY 40285</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Illinois Mining 41 Walter Court Lake In The Hills, IL 60156</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ingersoll Rand P.O. Box 6229 Carol Stream, IL 60197</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Judi's Embroidery 250 N Main Seneca, IL 61360</b>

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>K Hoving Recycling &amp; Disposal 2351 Powis Rd West Chicago, IL 60185</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Laborers District Council 999 McLintoch Dr Suite 300 Willowbrook, IL 60527</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Laborers Pension Fund &amp; Welfare Fun 53 W Jackson Blvd Suite 550 Christina Krivanek Chicago, IL 60604</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Lake County Finishers 28874 Rand Rd Unit B Mchenry, IL 60051</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Likar Insurance 1000 S Hamilton Suite G Lockport, IL 60441</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Linde Gas P.O. Box 802807 Chicago, IL 60680-2807</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Marco Brokerage Inc 41 Walter Court Lake In The Hills, IL 60156</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Midwest Operating Engineers P.O. Box 74632 Chicago, IL 60675</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>N Ramos Construction 143 Paramount Dr Wood Dale, IL 60191</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Nicor Gas P.O. Box 416 Aurora, IL 60568-0001</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Nu Look Car Wash 1388 State Street Lemont, IL 60439</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ozinga Chicago P.O. Box 16800 Chicago, IL 60616</b>

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ozinga Concrete Products 2521 Technology Dr #212 Elgin, IL 60123-7889</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ozinga Illinois 18825 Old LaGrange Road Mokena, IL 60448</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Ozinga Transportation 19015 South Jodi Road Suite A Mokena, IL 60448</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Personnel Concepts 2865 Metropolitan Pl Pomona, CA 91767</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Praire Material P.O. Box 917 Bedford Park, IL 60499</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>R &amp; J Construction Supply Co 30 W 180 Butterfield Rd Warrenville, IL 60555</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>RTD Transport P.O. Box 73 Coal City, IL 60416</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Runnion Equipment 7950 West 47th St Lyons, IL 60534</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Safeco Insurance P.O. Box 11223 Tacoma, WA 98411</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Sams Club P.O. Box 530942 Atlanta, GA 30353-0942</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Secretary of State 312 Howlett Bldg Springfield, IL 62756</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Simborg 1149 W 175th Street Homewood, IL 60430</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Speedway SuperAmerica P.O. Box 740587 Cincinnati, OH 45274</b>

In re **Kirk D Knippenberg,  
Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Sprint P.O. Box 54977 Los Angeles, CA 90054-4977</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Standard Bank 9321 Wicker Ave Saint John, IN 46373</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Steel Sales &amp; Services Dept 7050 P.O. Box 87618 Chicago, IL 60680</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Steel Services Enterprises 17500 S Paxton Lansing, IL 60438</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Superior Small Engine Repair 15062 S Archer Ave. Lockport, IL 60441</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>T H Davidson 10175 Vans Drive Frankfort, IL 60423</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>The Glenrock Co 4206 Paysphere Circle Chicago, IL 60674</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>TMW Equipment Repair inc 1217 Channahen Rd Joliet, IL 60436</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>TTS Systems Inc 87 South Main Suite 4 Newtown, CT 06470</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>United Construction Products 1700 Quincy Ave Naperville, IL 60540</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Welsch Redi-Mix Inc 806 Gardner St Joliet, IL 60433</b>
<b>KDK Concrete Contractors 13624 Larkspur Lockport, IL 60441</b>	<b>Westside Tractor P.O. Box 87618 Chicago, IL 60661</b>

B6I (Official Form 6I) (12/07)

In re **Kirk D Knippenberg**  
**Wanda Knippenberg**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>5</b> <b>8</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>Unemployed</b>	<b>Unemployed</b>
How long employed	<b>Since 8-07</b>	<b>Since 3-08</b>
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

2. Estimate monthly overtime

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>0.00</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

b. Insurance

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

c. Union dues

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

d. Other (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

\$ <b>0.00</b>	\$ <b>0.00</b>
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5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>0.00</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
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9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
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11. Social security or government assistance  
(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
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13. Other monthly income

(Specify): **Assistance from family**

\$ <b>3,500.00</b>	\$ <b>0.00</b>
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\$ <b>0.00</b>	\$ <b>0.00</b>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>3,500.00</b>	\$ <b>0.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>3,500.00</b>	\$ <b>0.00</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>3,500.00</b>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:



B6J (Official Form 6J) (12/07)

In re **Kirk D Knippenberg**  
**Wanda Knippenberg**

Debtor(s)

Case No.

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,600.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>225.00</b>
b. Water and sewer	\$	<b>0.00</b>
c. Telephone	\$	<b>80.00</b>
d. Other	\$	<b>0.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>0.00</b>
4. Food	\$	<b>550.00</b>
5. Clothing	\$	<b>80.00</b>
6. Laundry and dry cleaning	\$	<b>40.00</b>
7. Medical and dental expenses	\$	<b>50.00</b>
8. Transportation (not including car payments)	\$	<b>275.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>0.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>90.00</b>
e. Other	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>600.00</b>
b. Other	\$	<b>0.00</b>
c. Other	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other	\$	<b>0.00</b>
Other	\$	<b>0.00</b>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **3,590.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<b>3,500.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>3,590.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-90.00</b>

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Kirk D Knippenberg**  
**Wanda Knippenberg**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **42** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 21, 2008**

Signature **/s/ Kirk D Knippenberg**

**Kirk D Knippenberg**

Debtor

Date **April 21, 2008**

Signature **/s/ Wanda Knippenberg**

**Wanda Knippenberg**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court  
Northern District of Illinois

In re **Kirk D Knippenberg**  
**Wanda Knippenberg**

Debtor(s)

Case No.  
Chapter

**7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$9,115.38	2008 Alkat
\$59,500.00	2007 KDK - \$49,000.00 & Alkat - \$10,500.00
\$-15,178.00	2006 KDK & Alkat
\$48,074.00	2005 KDK

## 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2008
\$47,400.00	2007 KDK loan repayment
\$0.00	2006 KDK Loan repayment

## 3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Lake County Plasterers & Cement Masons Fringe Benefit Funds et al v. KDK Concrete et al 07 C 6037	Collection	U.S. District Court for the Northern District of Illinois, Eastern Division	Pleadings

CAPTION OF SUIT AND CASE NUMBER <b>United Construction Products v KDK et al 07 SR 1915</b>	NATURE OF PROCEEDING <b>Collection</b>	COURT OR AGENCY AND LOCATION <b>DuPage County IL</b>	STATUS OR DISPOSITION <b>Judgment for plaintiff</b>
<b>Concrete Clinc Inc v Kirk Knippenberg 08 M1 118214</b>	<b>Collection</b>	<b>Cook County, IL</b>	<b>Pleadings</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Currie Ford 9646 w 196th Mokena, IL 60448</b>		<b>2005 Ford F250 2006 Ford F150 2006 Ford F350</b>
<b>Atlas Bobcat 19245 S Blackhawk Pkwy Mokena, IL 60448</b>		<b>3 Bobcats and 1 trailer</b>
<b>Runnion Equipment 7950 West 47th St Lyons, IL 60534</b>		<b>Boom Truck</b>
<b>Richie Bros 2400 Richie Morris, IL 60450</b>		<b>2006 Beaver Creek Trailer</b>
<b>Concrete Clinic 13089 Main Street Lemont, IL 60439</b>		<b>Steel Forms (Simon Steel)</b>
<b>CSR</b>		<b>Trailer, International truck and combination (back hoe)</b>

**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Form	Taken from storage yard	2007

#### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lavelle Law, Ltd. 501 W Colfax Palatine, IL 60067	1/08	\$1,500.00

#### 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
13624 Larkspur Lockport, IL 60441	Kirk & Wanda Knippenberg	6/1995 to 3/2008

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
KDK Concrete Contractors	36-3924967		Concrete	3/94 o 9/07
Alkat Construction Services Inc	35-2268206	13624 Larkspur Homer Glen, IL 60491	Construction services	3-2-06 to 1-08



None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

**Plante & Associates**

**80 McDonald Ave.**

**Joliet, IL 60431**

DATES SERVICES RENDERED

**2005 to present**

**Ed Pierucci**

**12400 S Harlem Ave**

**Palos Heights, IL 60463**

**1994-2005**

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**Kirk Knippenberg**

ADDRESS

**13624 Larkspur**

**Lockport, IL 60441**

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
Kirk Knippenberg 13624 Larkspur Lockport, IL 60441	President	100% of common (all) stock.

**22 . Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **April 21, 2008**

Signature **/s/ Kirk D Knippenberg**  
**Kirk D Knippenberg**  
Debtor

Date **April 21, 2008**

Signature **/s/ Wanda Knippenberg**  
**Wanda Knippenberg**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Form 8  
(10/05)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Kirk D Knippenberg  
Wanda Knippenberg**

Debtor(s)

Case No.  
Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>13624 Lakespur Dr., Homer Glen, IL 60491 -- Single family residence (purchased in 1995 for \$212,000.00)</b>	<b>First Community Bank</b>	<b>X</b>			
<b>16770 S Vincenne -- Vacant lot purchased in 2005 for \$50,000.00</b>	<b>First Community Bank</b>	<b>X</b>			
<b>13624 Lakespur Dr., Homer Glen, IL 60491 -- Single family residence (purchased in 1995 for \$212,000.00)</b>	<b>Standard Bank</b>	<b>X</b>			
<b>16770 S Vincenne -- Vacant lot purchased in 2005 for \$50,000.00</b>	<b>Standard Bank</b>	<b>X</b>			
<b>16770 S Vincenne -- Vacant lot purchased in 2005 for \$50,000.00</b>	<b>Standard Bank</b>	<b>X</b>			
<b>13624 Lakespur Dr., Homer Glen, IL 60491 -- Single family residence (purchased in 1995 for \$212,000.00)</b>	<b>Standard Bank &amp; Trust</b>	<b>X</b>			
<b>2006 Truck</b>	<b>Chase Auto Finance</b>				<b>X</b>
<b>1998 Kenworth Truck</b>	<b>Citi Capital</b>				<b>X</b>
<b>Kobelco 160</b>	<b>CNH Capital America LLC</b>				<b>X</b>
<b>Ford F250</b>	<b>Ford Motor Credit</b>				<b>X</b>
<b>Mercury</b>	<b>Ford Motor Credit</b>				<b>X</b>
<b>Mustang MTL25 S/N: Srl # 21503055</b>	<b>Gehl Finance</b>				<b>X</b>

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>-NONE-</b>		

Form 8 Cont.  
(10/05)

In re Kirk D Knippenberg  
Wanda Knippenberg Debtor(s) Case No. \_\_\_\_\_

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**  
(Continuation Sheet)

Date April 21, 2008 Signature /s/ Kirk D Knippenberg  
Kirk D Knippenberg  
Debtor

Date April 21, 2008 Signature /s/ Wanda Knippenberg  
Wanda Knippenberg  
Joint Debtor

**United States Bankruptcy Court****Northern District of Illinois**In re **Kirk D Knippenberg**  
**Wanda Knippenberg**

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,000.00</u>
Balance Due.....	\$	<u>1,500.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 21, 2008

/s/ Timothy M. Hughes

**Timothy M. Hughes**

**Lavelle Law, Ltd.**

**501 W Colfax**

**Palatine, IL 60067**

**847.705-9698 Fax: 847.241-1702**

**thughes@lavellelaw.com**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Timothy M. Hughes**  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
**501 W Colfax**  
**Palatine, IL 60067**  
**847.705-9698**

X **/s/ Timothy M. Hughes** **April 21, 2008**  
\_\_\_\_\_  
Signature of Attorney Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Kirk D Knippenberg**  
**Wanda Knippenberg**  
\_\_\_\_\_  
Printed Name of Debtor

X **/s/ Kirk D Knippenberg** **April 21, 2008**  
\_\_\_\_\_  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X **/s/ Wanda Knippenberg** **April 21, 2008**  
\_\_\_\_\_  
Signature of Joint Debtor (if any) Date



**United States Bankruptcy Court  
Northern District of Illinois**

In re Kirk D Knippenberg  
Wanda Knippenberg Debtor(s) Case No. \_\_\_\_\_  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 103

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 21, 2008 /s/ Kirk D Knippenberg  
Kirk D Knippenberg  
Signature of Debtor

Date: April 21, 2008 /s/ Wanda Knippenberg  
Wanda Knippenberg  
Signature of Debtor

ADT Security Ser  
P.O. Box 96175  
Las Vegas, NV 89193

Advanta Bank  
P.O. Box 8088  
Philadelphia, PA 19101-8088

Advanta Bank  
P.O. Box 30715  
Salt Lake City, UT 84130-0715

Altak Construction Services  
13624 Larkspur Dr  
Homer Glen, IL 60491

AT& T  
SBC  
Bill Payment Center  
Saginaw, MI 48663-0003

Atlas Bobcat Inc  
5050 N River Rd  
Schiller Park, IL 60176

Bank of America  
P.O. Box 1758  
Newark, NJ 07101-1758

Bracing Systems Inc  
P.O. Box 517  
Bloomington, IL 60108-0517

Capital One Bank  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Cassidy Conveyor  
P.O. Box 1166  
Dolton, IL 60419

Cement Masons #502  
739 25th Ave  
Bellwood, IL 60104

Cement Masons Union Local 502  
739 S 25th Ave  
Bellwood, IL 60104

Cement Masons Union Local 803  
240 W St. Charles Rd  
Villa Park, IL 60181-2401

Central Illinois Conveying  
P.O. Box 652  
Morris, IL 60450

Chase  
900 Stewart Ave  
Garden City, NY 11530

Chase  
800 Brooksedge Blvd  
Westerville, OH 43081

Chase  
P.O. Box 15298  
Wilmington, DE 19850-5298

Chase Auto Finance  
P.O. Box 9001083  
Louisville, KY 40290

Chicago Regional Council Carpenters  
12 East Erie St  
Chicago, IL 60611

Citi Capital  
P.O. Box 6229  
Carol Stream, IL 60197

CNA Surety  
101 S Phillips Ave  
Sioux Falls, SD 57104-5703

CNH Capital America LLC  
P.O. Box 7247-0170  
Philadelphia, PA 19170-0170

Coal City Redi Mix  
P.O. Box 116  
Coal City, IL 60416

Coal City Trucking  
P.O. Box 116  
Coal City, IL 60416

Com Ed  
Bill Payment Center  
Chicago, IL 60668-0001

Concept Construction Services  
8812 Shyline Dr  
Willowbrook, IL 60527

Concrete Clinic  
13089 Main Street  
Lemont, IL 60439

Construction Supply  
30 W Butterfield Rd  
Warrenville, IL 60555

Contractor Supply Warehouse, Inc  
321 S Oxford Ave  
Chicago Ridge, IL 60415

D. Patrick Mullarkey  
Tax Division DOJ, P.O. Box 55  
Ben Franklin Station  
Washington, DC 20044

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

District Counsel  
200 W. Adams  
Chicago, IL 60604

District Director IRS  
230 S Dearborn  
Chicago, IL 60604

Don Spender Lawn Care  
P.O. Box 345  
South Holland, IL 60473

DuPage County Union 83  
240 W St. Charles Rd  
Villa Park, IL 60181

Excel Waterproofing Services  
6662 West 99th St  
Chicago Ridge, IL 60415

FED EX  
P.O. Box 94515  
Palatine, IL 60094-4515

First Community Bank  
2801 Black Road  
Joliet, IL 60435

Ford Cred  
Po Box Box 537901  
Livonia, MI 48153

Ford Cred  
Po Box Box 542000  
Omaha, NE 68154

Ford Motor Credit  
P.O. Box 790093  
Saint Louis, MO 63179-0093

Ford Motor Credit  
P.O. Box 6508  
Mesa, AZ 85216-6508

GE Money Bank  
P.O. Box 960061  
Orlando, FL 32896-0061

Gehl Finance  
BIN 88512  
Milwaukee, WI 53288-0512

GME Consultants  
9824 Industrial Dr  
Suite C  
Bridgeview, IL 60455

Grundy Redi-Mix  
P.O. Box 652  
Morris, IL 60450

Hard Rock Concrete Cutters  
984 Lee Street  
Des Plaines, IL 60016

Home Depot  
Processing Center  
P.O. Box 689100  
Des Moines, IA 50368-9100

Homewood Disposal Services, Inc  
1501 W 175th Street  
Homewood, IL 60430

Hoppy's Landscaping  
P.O. Box 693  
Lemont, IL 60439

Ice Mountain  
P.O. Box 856680  
Louisville, KY 40285

Illinois Department of Revenue  
100 W Randolph 7th Floor  
Bankruptcy Unit  
Chicago, IL 60601

Illinois Dept of Employment Securit  
P.O. Box 3637  
Springfield, IL 62708-3637

Illinois Mining  
41 Walter Court  
Lake In The Hills, IL 60156

Ingersoll Rand  
P.O. Box 6229  
Carol Stream, IL 60197

Internal Revenue Service  
Mail Stop 5010 CHI  
230 S. Dearborn St  
Chicago, IL 60604

Judi's Embroidery  
250 N Main  
Seneca, IL 61360

K Hoving Recycling & Disposal  
2351 Powis Rd  
West Chicago, IL 60185

KDK Concrete Contractors  
13624 Larkspur  
Lockport, IL 60441

Laborers District Council  
999 McLintoch Dr  
Suite 300  
Willowbrook, IL 60527

Laborers Pension Fund & Welfare Fun  
53 W Jackson Blvd Suite 550  
Christina Krivanek  
Chicago, IL 60604

Lake County Finishers  
28874 Rand Rd Unit B  
Mchenry, IL 60051

Likar Insurance  
1000 S Hamilton Suite G  
Lockport, IL 60441

Linde Gas  
P.O. Box 802807  
Chicago, IL 60680-2807

Marco Brokerage Inc  
41 Walter Court  
Lake In The Hills, IL 60156

Midwest Operating Engineers  
P.O. Box 74632  
Chicago, IL 60675

N Ramos Construction  
143 Paramount Dr  
Wood Dale, IL 60191

Nicor Gas  
P.O. Box 416  
Aurora, IL 60568-0001

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Nu Look Car Wash  
1388 State Street  
Lemont, IL 60439

Ozinga Chicago  
P.O. Box 16800  
Chicago, IL 60616

Ozinga Concrete Products  
2521 Technology Dr  
#212  
Elgin, IL 60123-7889

Ozinga Illinois  
18825 Old LaGrange Road  
Mokena, IL 60448

Ozinga Transportation  
19015 South Jodi Road  
Suite A  
Mokena, IL 60448



Pekin Insurance Group  
c/o Caine & Weiner  
1100 E Woodfield Rd., #425  
Schaumburg, IL 60173-5124

Personnel Concepts  
2865 Metropolitan Pl  
Pomona, CA 91767

Prairie Material  
P.O. Box 917  
Bedford Park, IL 60499

R & J Construction Supply Co  
30 W 180 Butterfield Rd  
Warrenville, IL 60555

RTD Transport  
P.O. Box 73  
Coal City, IL 60416

Runnion Equipment  
7950 West 47th St  
Lyons, IL 60534

Safeco Insurance  
P.O. Box 11223  
Tacoma, WA 98411

Sams Club  
P.O. Box 530942  
Atlanta, GA 30353-0942

Secretary of State  
312 Howlett Bldg  
Springfield, IL 62756

Simborg  
1149 W 175th Street  
Homewood, IL 60430

Simborg  
1149 175th Street  
Homewood, IL 60430

Speedway SuperAmerica  
P.O. Box 740587  
Cincinnati, OH 45274

Sprint  
P.O. Box 54977  
Los Angeles, CA 90054-4977

Standard Bank  
9321 Wicker Ave  
Saint John, IN 46373

Standard Bank  
7800 W 95th St  
Hickory Hills, IL 60457

Standard Bank & Trust  
7800 W 95th St  
Hickory Hills, IL 60457

Steel Sales & Services  
Dept 7050  
P.O. Box 87618  
Chicago, IL 60680

Steel Services Enterprises  
17500 S Paxton  
Lansing, IL 60438

Superior Small Engine Repair  
15062 S Archer Ave.  
Lockport, IL 60441

T H Davidson  
10175 Vans Drive  
Frankfort, IL 60423

Thd/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

The Glenrock Co  
4206 Paysphere Circle  
Chicago, IL 60674

TMW Equipment Repair inc  
1217 Channahen Rd  
Joliet, IL 60436

TTS Systems Inc  
87 South Main  
Suite 4  
Newtown, CT 06470

United Construction Products  
1700 Quincy Ave  
Naperville, IL 60540

United States Attorney  
219 S. Dearborn St.  
Chicago, IL 60604

Wells Fargo  
1 Home Campus Drive  
P.O. Box 10347  
Des Moines, IA 50306

Welsch Redi-Mix Inc  
806 Gardner St  
Joliet, IL 60433

Westside Tractor  
P.O. Box 87618  
Chicago, IL 60661